

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

CHRISTOPHER S GRAHAM  
SARA N GRAHAM  
Debtor(s)

Case No. 15-70664JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/24/2015.
- 2) The plan was confirmed on 04/26/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/17/2016, 03/07/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/18/2018.
- 5) The case was completed on 01/04/2021.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,898.99.
- 10) Amount of unsecured claims discharged without payment: \$25,596.58.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$134,819.06  
Less amount refunded to debtor \$3,246.71

**NET RECEIPTS: \$131,572.35**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,000.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$6,495.03  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$8,495.03**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO FINANCE - DIV (	Unsecured	0.00	3,348.76	3,348.76	0.00	0.00
CAPITAL ONE AUTO FINANCE**	Secured	12,492.99	9,165.00	9,165.00	9,165.00	1,380.03
CAPITAL ONE AUTO FINANCE**	Secured	23,465.40	23,736.28	20,854.89	20,854.89	14,515.50
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	481.23	481.23	481.23	0.00	0.00
CHATHAM COLLEGE	Unsecured	2,826.00	NA	NA	0.00	0.00
CONEMAUGH MEMORIAL MED CNT	Unsecured	1,751.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	37,269.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	579.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	540.00	NA	NA	0.00	0.00
HOLIDAY FINANCIAL SERVICE	Secured	2,271.00	NA	100.00	100.00	7.00
INDIANA REGIONAL MEDICAL CNTR	Unsecured	571.00	4,012.01	4,012.01	0.00	0.00
INDIANA REGIONAL MEDICAL CNTR	Unsecured	1,608.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,032.73	1,170.94	1,170.94	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	101,188.18	111,259.35	0.00	57,163.92	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	12,219.35	12,219.35	12,219.35	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	5,291.73	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	13,340.00	8,707.05	8,707.05	0.00	0.00
PRA AG FUNDING LLC	Unsecured	134.00	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	681.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	422.45	456.59	456.59	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SAC	Secured	NA	168.81	168.81	168.81	0.00
SANTANDER CONSUMER USA**	Unsecured	2,005.00	NA	NA	0.00	0.00
STERLING JEWELERS INC D/B/A KAY	Secured	1,715.49	1,715.49	1,715.49	1,715.49	495.60
SYNCHRONY BANK++	Unsecured	122.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$57,163.92	\$0.00
Mortgage Arrearage	\$12,219.35	\$12,219.35	\$0.00
Debt Secured by Vehicle	\$30,119.89	\$30,119.89	\$15,902.53
All Other Secured	\$1,884.30	\$1,884.30	\$495.60
<b>TOTAL SECURED:</b>	<b>\$44,223.54</b>	<b>\$101,387.46</b>	<b>\$16,398.13</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$5,291.73	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$5,291.73</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$18,176.58</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$8,495.03</u>
Disbursements to Creditors	<u>\$123,077.32</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$131,572.35</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/07/2021

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.